What is claimed is:

1. A method for generating funds for a foundation, comprising:

A. insuring a block of individuals with a set of life insurance policies and naming said foundation as a beneficiary of said insurance policies;

B. funding said life insurance policies by a third party with an amount at least as great as corresponding life insurance premiums;

C. investing a substantial portion of said premiums and obtaining an investment return and defining a cash value from said premiums and said investment returns;

D. paying death benefits by said insurer on deceased individuals from said block of individuals;

E. guaranteeing a mortality rate, wherein if an actual mortality rate is lower than a projected mortality rate, a re-insurer makes one or more reinsurance payments under a reinsurance policy to compensate for a corresponding shortfall in death benefits;

F. paying said foundation at least a minimum annual cash flow for a program period from said cash value; and

G. repaying said third party amount and paying premiums for said reinsurance policy from said death benefits and said reinsurance payments.

2. A method as in claim 1, wherein said life insurance policies are variable single premium universal life policies, wherein the single premiums are due at issuance of said life

insurance policies.

3. A method as claim 1, where in said block of individuals includes about 5,000 or more individuals.

4. A method as in claim 1 wherein an age range of said individuals is from about 25 years of age to about 70 years of age.

5. A method as in claim 1, wherein said third party amount is a loan taken from a lender for a loan term, wherein said loan term is not greater than said program period and said loan term includes a first period and a second period, wherein loan interest are made payments to said lender through said first period, a loan principle payment is made to said lender at a close of said first period, and equity supplements are paid to said lender during said second period.

6. A method as in claim 5, wherein said loan term is 20 years, said first period is years 1-17 and said second period is years 18-20.

7. A method as in claim 1, wherein said reinsurance payments and said death benefits are held in an escrow account managed by a trustee.

8. A method as in claim 7, wherein said trustee is a nominee trustee that holds the life

insurance policies and files death benefit claims against said life insurance policies.

9. A method as in claim 7, wherein said escrow account is seeded with an initial escrow amount that is at least as great as a first year's interest on said third party amount, a first year's reinsurance premium, and a first year's trustee fee.

10. A method as in claim 1, further including paying from said third party amount start-up costs, including an insurance installation fee and a first year reinsurance premium.

11. A method as in claim 1, wherein a program manager obtains said lender, said insurer, and said re-insurer on behalf of said foundation.

12. A method as in claim 1, wherein a program manager manages said investing of a substantial portion of said premiums.

13. A method as in claim 1, wherein said foundation is at least a 90% beneficiary of said set of life insurance policies.

14. A method as in claim 1, wherein said third party amount is collateralized by one or more of said reinsurance policy and said life insurance policies.

15. A method for generating funds for a charitable foundation, comprising:

A. defining a block of individuals associated with said foundation;

B insuring said block of individuals with a set of single premium universal life insurance policies provided by an insurer, wherein said foundation is a beneficiary of said life insurance policies and funds provided by a lender are used to pay premiums, start-up costs and first year costs associated with procuring said life insurance policies;

C. collaterally assigning said life insurance policies to said lender, until such time as said lender is paid in full;

D. paying death benefits from said life insurance policies to a nominee trustee, wherein said trustee holds said life insurance policies and manages said death benefits in an escrow account;

E. investing at least a portion of said premiums to obtain an investment return, and defining a cash value associated with said life insurance policies that includes said premiums and said investment return;

F. guaranteeing, by a re-insurer, a minimum amount of death benefits from said insurance policies as a function of a projected mortality rate, and paying a reinsurance payment to said trustee managed escrow account that is equal to a shortfall in death benefits when an actual mortality rate is less than said projected mortality rate;

G. distributing a series of loan payments to said lender from said escrow account, until said loan is paid in full, wherein each of said series of loan payments includes at least one of an interest payment, a principle payment, or an equity

supplement payment; and

H. distributing to said foundation a guaranteed annual cash flow from said cash value.

16. A method as in claim 15, wherein said life insurance policies are single premium universal life policies and said foundation is at least about a 90% beneficiary of said life insurance policies.

17. A method as in claim 15, wherein said block of individuals is at least about 5,000 individuals.

18. A method as in claim 15, wherein said loan is taken for a loan term, wherein said loan term includes a first period and a second period and loan interest payments are made to said lender through said first period, a loan principle payment is made to said lender at a close of said first period, and equity supplements are paid to said lender during said second period.

19. A method as in claim 18, wherein said loan term is 20 years, said first period is years 1-17 and said second period is years 18-20.

20. A system for generating funds for a charitable foundation, said system comprising:

A. an insurer system having an insurance policy processor, configured to generate a

set of single premium life insurance policies for a block of individuals for the benefit of said foundation and further configured to process claims against said policies, wherein said insurance policy processor includes a claims payment manager configured to distribute death benefits in response to receipt of valid life insurance claims;

B. an investment account manager, configured to invest a substantial portion of said premiums to generate investment returns, wherein said insurer system determines a cash value associated with said life insurance policies that includes said premiums and said investment returns;

C. a lender system, configured to generate a loan of sufficient amount to pay premiums associated with said life insurance policies and a set of startup costs, including first year costs;

D. a re-insurer system, configured to manage a reinsurance policy that guarantees a minimum amount of death benefits from said life insurance policies, wherein said re-insurer system generates and distributes a re-insurance payment in an amount equal to a shortfall in said death benefits, in response to an actual mortality rate being less than a projected mortality rate;

E. a trustee system configured to manage an escrow account, including:

i) a debit manager configured to add said death benefit distributions and said reinsurance payments to said escrow account; and

ii) a payment manager configured to distribute a series of loan payments to said lender system, reinsurance premiums to said re-insurer system; and

F. a cash flow generator configured to distribute a predetermined annual cash flow to said foundation.

21. A system as in claim 20, wherein said first year costs include a first year reinsurance premium, a first year trustee fee, and a first year interest payment on said loan.

22. A system as in claim 20, wherein said first year costs are used to seed said escrow account.

23. A system as in claim 20, wherein two or more of said insurer system, said re-insurer system, said trustee system, and said lender system are coupled together via a network.

24. A system as in claim 20, wherein at least some of said death benefit distributions, said re-insurance payment distributions, said investment return distributions, said loan payments, said reinsurance premium payments, and said annual cash flow to said foundation are accomplished by electronic funds transfer via said network.

25. A system as in claim 20, wherein a program manager system includes said separate investment account manager coupled to said investment account manager and configured to manage the investment of said premiums.

26. A system as in claim 20, further comprising a program manager system configured to

facilitate selection of an insurer from a candidate set of insurers, a trustee from a set of candidate trustees, a lender from a candidate set of lenders, and a re-insurer from a candidate set of re-insurers, on behalf of said foundation.

27. A system as in claim 20, wherein said series of loan payments includes at least one of an interest payment, a principle payment, or an equity supplement payment.

28. A system as in claim 20, wherein said trustee system is configured to terminate said re-insurance policy upon satisfaction of payment obligations to said lender.

29. A system as in claim 20, wherein said insurer system comprises said investment account manager and said cash flow generator.